

Fill in this information to identify the case:

Debtor 1 Lawrence Boyd

Debtor 2 Odessa Boyd
(Spouse, if filing)

United States Bankruptcy Court for the: Northern District of IL

Case number 20-05182

Official Form 410S2

Notice of Postpetition Mortgage Fees, Expenses, and Charges**12/16**

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any fees, expenses, and charges incurred after the bankruptcy filing that you assert are recoverable against the debtor or against the debtor's principal residence.

File this form as a supplement to your proof of claim. See Bankruptcy Rule 3002.1.

Name of creditor: Flagstar Bank, FSBCourt Claim No. (if known): 9

Last 4 Digits of any number you use
to identify the debtor's account: XXXXXX4257

Does this notice supplement a prior notice of postpetition fees, expenses, and charges?☒ No☐ Yes Date of the last notice: _____**Part 1: Itemize Postpetition Fees, Expenses, and Charges**

Itemize the fees, expenses, and charges incurred on the debtor's mortgage account after the petition was filed. Do not include any escrow account disbursements or any amounts previously itemized in a notice filed in this case. If the court has previously approved an amount, indicate that approval in parentheses after the date the amount was incurred.

Description	Dates Incurred	Amount
1 Late charges		(1) \$
2 Non-sufficient funds (NSF) fees		(2) \$
3 Attorney Fees		(3) \$
4 Filing fees and court costs		(4) \$
5 Bankruptcy/proof of claim fees	05/04/2020	(5) \$300.00
6 Appraisal/Broker's price opinion fees		(6) \$
7 Property inspection fees	03/23/2020, 04/20/2020, 05/20/2020, 07/19/2020	(7) \$100.00
8 Tax advances (non-escrow)		(8) \$
9 Insurance advances (non-escrow)		(9) \$
10 Property preservation expenses.		
Specify: _____		(10) \$
11 Other Specify <u>Plan Review</u>	03/13/2020	(11) \$150.00
12 Other Specify <u>Plan Objection</u>	03/18/2020	(12) \$100.00
13 Other Specify <u>410A Form Preparation</u>	05/04/2020	(13) \$250.00
14 Other Specify _____		(14) \$

The debtor or trustee may challenge whether the fees, expenses, and charges you listed are required to be paid.
See 11 U.S.C 1322(b)(5) and Bankruptcy Rule 3002.1.

Debtor 1: Lawrence Boyd

Case Number (if Known): 20-05182

Part 2: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number
Check the appropriate box

☐ I am the creditor)

☐ I am the creditor's authorized agent)

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information and reasonable belief

X /s/ Marc G. Wagman

Signature

Date August 6, 2020

Print **Marc G Wagman**

Title Attorney for Creditor

First Name Middle Name Last Name

Company **Potestivo & Associates, P.C.**

Address 223 W Jackson Blvd., Suite 610

Number

Street

Chicago

IL

60606

City

State

ZIP Code

Contact
phone

312-263-0003

Email mwagman@potestivolaw.com

**UNITED STATES BANKRUPTCY COURT
FOR THE NORTHERN DISTRICT OF ILLINOIS**

IN RE:

Lawrence Boyd
Odessa Boyd

Case No. 20-05182
Chapter 13
Judge A. Benjamin Goldgar

Debtors,

AFFIDAVIT OF SERVICE

I, Jennifer DeJaeghere, state that on the 6th day of August 2020, I served a copy of the Notice of Postpetition Mortgage Fees, Expenses, and Charges and Proof of Service of same upon:

Lawrence Boyd
Odessa Boyd
17515 W. Stillwater Court
Gurnee, IL 60031

David M. Siegel
David M. Siegel & Associates
790 Chaddick Drive
Wheeling, IL 60090

Glenn B Stearns
801 Warrenville Road
Suite 650
Lisle, IL 60532

Patrick S Layng
Office of the U.S. Trustee, Region 11
219 S Dearborn St
Room 873
Chicago, IL 60604

by placing same in a well sealed envelope, by first class mail, with the proper prepaid postage thereon and depositing same in a United States Mail receptacle in the City of Rochester, State of Michigan to Debtors and via CM-ECF electronic filing to Debtors' Attorney, Trustee, Office of the U.S. Trustee, and the U.S. Bankruptcy Court.

/s/ Jennifer DeJaeghere
Jennifer DeJaeghere

Flagstar Bank, Referral



Redacted

Payee Code: Redacted

Vendor Contact: Angel Munoz

Vendor Ref #: Redacted

Service: Flagstar Bank

Inv. ID / Cat. ID: Redacted

Investor Name: GINNIE MAE

Class Code: Redacted

Entity Code: Redacted

SSE Code: Redacted

SSE REO Rem. Code: Redacted

HiType: Redacted

Outsource Firm: Fay Servicing, LLC - Outsourcer

Litigation Status: Redacted

Man Code: Redacted

Investor Loan #: Redacted

Loan Type: Redacted

Acquisition Date: Redacted

Asset No.: Redacted

REO Loan Status: N/A

REO Loan Status Date: N/A

Referral Date: 3/10/2020

Loan Location: Redacted

VA#: Redacted

BK Case No: 20-05182

Submitted Date: 3/16/2020

Vendor Invoice Date: 3/16/2020

Paid In Full Date: N/A

Foreclosure Removal Date: N/A

MS Status: N/A

Relief Requested Date: N/A

Protection Begin Date: N/A

Protection End Date: N/A

Original Mortgage Amount: Redacted

Principal Balance as of invoice create date: Redacted

Principal Balance as of today's date: Redacted

Bankruptcy - Bankruptcy Services - Chapter 13

Submitted	1st Reviewed	Last Reviewed	Accepted	O/S Recommend Approval	Approved	Chk Requested	Chk Confirmed	Days To Proc
03/16/2020				03/17/2020	03/17/2020	03/17/2020	03/18/2020	2

Dept | Comments | Line Items | Exceptions | Edit Summary | Adj. Summary | Chronology | Quote | Service Request | Guideline | Invoice Mapping | History | Payments | Reconcil

Fees	Total:	\$150.00	Invoicing Prev. Billed:	\$0.00	Exc. Loan Allow:	
Costs	Total:	\$0.00	Invoicing Prev. Billed:	\$0.00	Exc. Loan Allow:	
					Exc. Loan Total Fees/Costs Allow:	
Totals	Inv Amt:	\$150.00	Prev. Billed:	\$0.00	Loan Total Fees/Costs Prev.Billed:	\$0.00

Fees

A	O	C	IPA	IPA Amount	IPA Status	Category	IPA Status	Subcategory	W/H	Aff. Ind.	Date	Qty	Price	Sales Tax	Orig. Billed	Adjust	Net
A		C	IPA	\$0.00		Attorney Fees		N	03/13/20	1	\$150.00		\$0.00	\$150.00	\$0.00	\$150.00	
<div>Note: Plan Review - Recoverable</div> <div>Recoverability Change Reason:</div> <div>Service From Date: 03/10/2020</div> <div>Service To Date: 03/13/2020</div>																	
													\$150.00	\$0.00	\$150.00		
Invoice Total:														\$150.00	\$0.00	\$150.00	



Redacted

Payee Code:		GURNEE, IL 60031	Loan Type:	Redacted
Vendor Contact:	Daphne Schuermann		Acquisition Date:	
Vendor Ref #:	Redacted	Redacted	Asset No.:	
Servicer:	Flagstar Bank		REO Loan Status:	N/A
Inv. ID / Cat. ID	Redacted		REO Loan Status Date:	N/A
Investor Name:	GINNIE MAE	Investor Loan #:	Referral Date :	3/16/2020
Class Code:	Redacted		Loan Location:	Redacted
Entity Code:			VA#	
GSE Code:			BK Case No:	20-05182
GSE REO Rem. Code:			Submitted Date:	3/25/2020
HiType:			Vendor Invoice Date:	3/24/2020
Outsource Firm:	Fay Servicing, LLC - Outsourcer		Paid In Full Date:	N/A
Litigation Status Code:	Redacted		Foreclosure Removal Date:	N/A
Man Code:			MS Status:	N/A
			Relief Requested Date:	N/A
			Protection Begin Date:	N/A
			Protection End Date:	N/A

Original Mortgage Amount: R
Principal Balance as of invoice create date: Redacted
Principal Balance as of today's date: Redacted

Bankruptcy - Bankruptcy Services - Chapter 13

Submitted	1st Reviewed	Last Reviewed	Accepted	O/S Recommend Approval	Approved	Chk Requested	Chk Confirmed	Days To Proc
03/25/2020				03/31/2020	03/31/2020	03/31/2020	04/01/2020	7

Dept | Comments | Line Items | Exceptions | Edit Summary | Adj. Summary | Chronology | Quote | Service Request | Guideline | Invoice Mapping | History | Payments | Reconciliation

Fees	Total:	\$100.00	Invoicing Prev. Billed:	\$150.00	Exc. Loan Allow:	
Costs	Total:	\$0.00	Invoicing Prev. Billed:	\$0.00	Exc. Loan Allow:	
					Exc. Loan Total Fees/Costs Allow:	
Totals	Inv Amt:	\$100.00	Prev. Billed:	\$150.00	Loan Total Fees/Costs Prev.Billed:	\$150.00

Fees

A	O	C	IPA	IPA Amount	IPA Status	Category	IPA Status	Subcategory	W/H	Aff. Ind.	Date	Qty	Price	Sales Tax	Orig. Billed	Adjust	Net
A		C	IPA	\$0.00		Attorney Fees		N	03/18/20	1	\$100.00		\$0.00	\$100.00	\$0.00	\$100.00	
Note: Plan Objection - Recoverable																	
Recoverability Change Reason:																	
Service From Date: 03/16/2020																	
Service To Date: 03/18/2020																	
													\$100.00	\$0.00	\$100.00		
														Invoice Total:			
														\$100.00	\$0.00	\$100.00	



Redacted

INVESTOR: Class Code: Entity Code: GSE Code: GSE REO Rem. Code: HIType: Outsource Firm: Fay Servicing, LLC - Outsourcer Litigation Status: Redacted Code: Man Code:	Referral Date : 3/10/2020 Loan Location: Redacted VA# BK Case No: 20-05182 Submitted Date: 5/7/2020 Vendor Invoice Date: 5/5/2020 Paid In Full Date: N/A Foreclosure Removal Date: N/A MS Status: N/A Relief Requested Date: N/A Protection Begin Date: N/A Protection End Date: N/A
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Original Mortgage Amount: Redacted
 Principal Balance as of invoice create date: Redacted
 Principal Balance as of today's date: Redacted

Bankruptcy - Bankruptcy Services - Chapter 13

Submitted	1st Reviewed	Last Reviewed	Accepted	O/S Recommend Approval	Approved	Chk Requested	Chk Confirmed	Days To Proc
05/07/2020				05/11/2020	05/11/2020	05/11/2020	05/12/2020	5

Dept | Comments | Line Items | Exceptions | Edit Summary | Adj. Summary | Chronology | Quote | Service Request | Guideline | Invoice Mapping | History | P

Fees	Total:	\$550.00	Invoicing Prev. Billed:	\$250.00	Exc. Loan Allow:
Costs	Total:	\$0.00	Invoicing Prev. Billed:	\$0.00	Exc. Loan Allow:
					Exc. Loan Total Fees/Costs Allow:
Totals	Inv Amt:	\$550.00	Prev. Billed:	\$250.00	Loan Total Fees/Costs Prev.Billed:
					\$250.00

Fees

A	O	C	IPA	IPA Amount	IPA Status	Category	IPA Status	Subcategory	W/H	Aff. Ind.	Date	Qty	Price	Sales Tax	Orig. Billed	Adjust	Net
A		C	IPA	\$0.00		Attorney Fees		N	05/04/20	1	\$300.00		\$0.00	\$300.00	\$0.00		\$300.00
Note: Proof of Claim - Recoverable Recoverability Change Reason: Service From Date: 03/10/2020 Service To Date: 05/04/2020																	
A		C	IPA	\$0.00		Attorney Fees		N	05/04/20	1	\$250.00		\$0.00	\$250.00	\$0.00		\$250.00
Note: 410A Form Preparation Recoverability Change Reason: Service From Date: 03/10/2020 Service To Date: 05/04/2020																	
														\$550.00	\$0.00	\$550.00	
														Invoice Total:			
																\$550.00	

Flagstar Bank, Referral



Redacted

Vendor: Mortgage Contracting Services, LLC
Address: 4890 West Kennedy Blvd.
Suite 500
Tampa, FL 33609

Regarding:
BOYD LAWRENCE
1751SW STILLWATER CT
GURNEE, IL 60031

Invoice Number:
Invoice Status:
Loan No.:
Loan Type:

Check Confirmed
Redacted

Payee Code: Redacted
Vendor Contact: Amalia Inaty
Vendor Ref #: Redacted
Servicer: Flagstar Bank - Redacted
Inv. ID / Cat. ID: Redacted
Investor Name: GINNIE MAE
Class Code: Redacted
Entity Code:
GSE Code:
GSE REO Rem. Code:
HiType:
Litigation Status Code:
Man Code:

Investor Loan # Redacted

Acquisition Date:
Asset No.:
REO Loan Status: N/A
REO Loan Status Date: N/A
Referral Date: 3/17/2020
Loan Location: Redacted
VA#
Submitted Date: 3/25/2020
Vendor Invoice Date: 3/24/2020
Paid In Full Date: N/A
Foreclosure Removal Date: N/A
MS Status: N/A
Relief Requested Date: N/A
Protection Begin Date: N/A
Protection End Date: N/A

Original Mortgage Amount
Principal Balance as of invoice create date: Redacted
Principal Balance as of today's date: Redacted

Property Insp. - Property Inspection Services

Submitted	1st Reviewed	Last Reviewed	Accepted	Approved	Chk Requested	Chk Confirmed	Days To Proc
03/25/2020				03/25/2020	03/25/2020	03/26/2020	1

Dept | Comments | Line Items | Exceptions | Edit Summary | Adj. Summary | Chronology | Quote | Service Request | Guideline | Invoice Mapping | History | Payments | Reconciliation

Costs	Total:	\$25.00	Invoicing Prev. Billed:	\$0.00	Exc. Loan Allow:	
					Exc. Loan Total Fees/Costs Allow:	
Totals	Inv Amt:	\$25.00	Prev. Billed:	\$0.00	Loan Total Fees/Costs Prev.Billed:	\$150.00

Costs

A	B	I	Category	Subcategory	W/H	Aff. Ind.	Date	Qty	Price	Orig. Billed	Adjust	N	
A			Property Services	Insp - Occupancy Inspection			03/23/20	1	\$25.00	\$25.00	\$0.00	\$25.00	
Note: BANKRUPTCY Recoverability Change Reason: Service From Date: 03/17/2020 Service To Date: 03/23/2020													
										Sales Tax Total:			
										Total:	\$25.00	\$0.00	\$25.00
										Invoice Total:	\$25.00	\$0.00	\$25.00

Flagstar Bank, Referral



Vendor: Mortgage Contracting Services, LLC		Regarding:	Invoice Number:	Redacted
Address: 4890 West Kennedy Blvd. Suite 500 Tampa, FL 33609		BOYD LAWRENCE 17515W STILLWATER CT GURNEE, IL 60031	Invoice Status:	Check Confirmed (Exc)
Payee Code:	Redacted		Loan No.:	Redacted
Vendor Contact:	Amalia Inaty		Loan Type:	
Vendor Ref #:	Redacted	Redacted	Acquisition Date:	
Service:	Flagstar Bank		Asset No.:	
Inv. ID / Cat. ID	Redacted	Investor Loan #:	REO Loan Status:	N/A
Investor Name:	GINNIE MAE		REO Loan Status Date:	N/A
Class Code:	Redacted		Referral Date :	4/17/2020
Entity Code:			Loan Location:	Redacted
GSE Code:			VA#	Redacted
GSE REO Rem. Code:			Submitted Date:	4/21/2020
HiType:			Vendor Invoice Date:	4/20/2020
Litigation Status Code:			Paid In Full Date:	N/A
Man Code:			Foreclosure Removal Date:	N/A
			MS Status:	N/A
			Relief Requested Date:	N/A
			Protection Begin Date:	N/A
			Protection End Date:	N/A

Original Mortgage Amount: Redacted
Principal Balance as of invoice create date: Redacted
Principal Balance as of today's date: Redacted

Property Insp. - Property Inspection Services

Submitted	1st Reviewed	Last Reviewed	Accepted	Approved	Chk Requested	Chk Confirmed	Days To Proc
04/21/2020				04/21/2020	04/21/2020	04/22/2020	1

Dept | Comments | Line Items | Exceptions | Edit Summary | Adj. Summary | Chronology | Quote | Service Request | Guideline | Invoice Mapping | History | F

Costs	Total:	\$25.00	Invoicing Prev. Billed:	\$25.00	Exc. Loan Allow:	
					Exc. Loan Total Fees/Costs Allow:	
Totals	Inv Amt:	\$25.00	Prev. Billed:	\$25.00	Loan Total Fees/Costs Prev.Billed:	\$275.00

Costs

A	B	I	Category	Subcategory	W/H	Aff. Ind.	Date	Qty	Price	Orig. Billed	Adjust	Net
A			Property Services	Insp - Occupancy Inspection			04/20/20	1	\$25.00	\$25.00	\$0.00	\$25.00
Note: BANKRUPTCY Recoverability Change Reason: Service From Date: 04/17/2020 Service To Date: 04/20/2020												
										Sales Tax Total:		
Total:										\$25.00	\$0.00	\$25.00
Invoice Total:										\$25.00	\$0.00	\$25.00



Flagstar Bank, Referral



Redacted

Vendor: Mortgage Contracting Services, LLC	Regarding:	Invoice Number:	Redacted
Address: 4890 West Kennedy Blvd.	BOYD LAWRENCE	Invoice Status:	Check Confirmed
Suite 500	17515W STILLWATER CT	Loan No.:	Redacted
Tampa, FL 33609	GURNEE, IL 60031	Loan Type:	
Payee Code: Redacted		Acquisition Date:	
Vendor Contact: Amalia Inaty		Asset No.:	
Vendor Ref #: Redacted		REO Loan Status:	N/A
Servicer: Flagstar Bank - Redacted	Investor Loan # Redacted	REO Loan Status Date:	N/A
Inv. ID / Cat. ID: Redacted		Referral Date:	5/19/2020
Investor Name: GINNIE MAE		Loan Location:	Redacted
Class Code: Redacted		VA#	
Entity Code:		Submitted Date:	5/22/2020
GSE Code:		Vendor Invoice Date:	5/21/2020
GSE REO Rem. Code:		Paid In Full Date:	N/A
HiType:		Foreclosure Removal Date:	N/A
Litigation Status Code:		MS Status:	N/A
Man Code:		Relief Requested Date:	N/A
		Protection Begin Date:	N/A
		Protection End Date:	N/A

Original Mortgage Amount: Redacted
 Principal Balance as of invoice create date: Redacted
 Principal Balance as of today's date: Redacted

Property Insp. - Property Inspection Services

Submitted	1st Reviewed	Last Reviewed	Accepted	Approved	Chk Requested	Chk Confirmed	Days To Proc
05/22/2020				05/22/2020	05/22/2020	05/23/2020	1

Dept | Comments | Line Items | Exceptions | Edit Summary | Adj. Summary | Chronology | Quote | Service Request | Guideline | Invoice Mapping | History | P

Costs	Total:	\$25.00	Invoicing Prev. Billed:	\$50.00	Exc. Loan Allow:	
					Exc. Loan Total Fees/Costs Allow:	
Totals	Inv Amt:	\$25.00	Prev. Billed:	\$50.00	Loan Total Fees/Costs Prev.Billed:	\$850.00

Costs

A	B	I	Category	Subcategory	W/H	Aff. Ind.	Date	Qty	Price	Orig. Billed	Adjust	Net
A			Property Services	Insp - Occupancy Inspection			05/20/20	1	\$25.00	\$25.00	\$0.00	\$25.00
Note: BANKRUPTCY Recoverability Change Reason: Service From Date: 05/19/2020 Service To Date: 05/20/2020												
										Sales Tax Total:		
										Total:	\$25.00	\$0.00
										Invoice Total:	\$25.00	\$0.00
												\$25.00

Flagstar Bank, Referral



Vendor	Mortgage Contracting Services, LLC	Regarding:	Invoice Number:	Redacted
Address:	4890 West Kennedy Blvd.	BOYD LAWRENCE	Invoice Status:	Check Confirmed
	Suite 500	17515W STILLWATER CT	Loan No.:	Redacted
	Tampa, FL 33609	GURNEE, IL 60031	Loan Type:	
Payee Code:	Redacted		Acquisition Date:	
Vendor Contact:	Amalia Inaty		Asset No.:	
Vendor Ref #:	Redacted	Investor Loan #:	REO Loan Status:	N/A
Servicer:	Flagstar Bank - Redacted		REO Loan Status Date:	N/A
Inv. ID / Cat. ID	Redacted		Referral Date :	7/17/2020
Investor Name:	GINNIE MAE		Loan Location:	Redacted
Class Code:	Redacted		VA#	
Entity Code:			Submitted Date:	7/20/2020
GSE Code:			Vendor Invoice Date:	7/19/2020
GSE REO Rem. Code:			Paid In Full Date:	N/A
HiType:			Foreclosure Removal Date:	N/A
Litigation Status			MS Status:	N/A
Code:			Relief Requested Date:	N/A
Man Code:			Protection Begin Date:	N/A
			Protection End Date:	N/A

Original Mortgage Amount: Redacted
 Principal Balance as of invoice create date: Redacted
 Principal Balance as of today's date: Redacted

Property Insp. - Property Inspection Services

Submitted	1st Reviewed	Last Reviewed	Accepted	Approved	Chk Requested	Chk Confirmed	Days To Proc
07/20/2020				07/20/2020	07/20/2020	07/21/2020	1

Dept | Comments | Line Items | Exceptions | Edit Summary | Adj. Summary | Chronology | Quote | Service Request | Guideline | Invoice Mapping | History | P

Costs	Total:	\$25.00	Invoicing Prev. Billed:	\$75.00	Exc. Loan Allow:	
					Exc. Loan Total Fees/Costs Allow:	
Totals	Inv Amt:	\$25.00	Prev. Billed:	\$75.00	Loan Total Fees/Costs Prev.Billed:	\$875.00

Costs

A	B	I	Category	Subcategory	W/H	Aff. Ind.	Date	Qty	Price	Orig. Billed	Adjust	Net
A			Property Services	Insp - Occupancy Inspection			07/19/20	1	\$25.00	\$25.00	\$0.00	\$25.00
Note: BANKRUPTCY Recoverability Change Reason: Service From Date: 07/17/2020 Service To Date: 07/19/2020												
										Sales Tax Total:		
										Total:	\$25.00	\$0.00
										Invoice Total:	\$25.00	\$0.00
												\$25.00